

BLUE RIDGE BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1891317	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$470	\$477	1.6%		
Loans	\$288	\$286	-0.7%		
Construction & development	\$28	\$33	16.1%		
Closed-end 1-4 family residential	\$35	\$38	8.6%		
Home equity	\$20	\$19	-7.8%		
Credit card	\$0	\$0			
Other consumer	\$6	\$10	62.1%		
Commercial & Industrial	\$34	\$30	-10.2%		
Commercial real estate	\$105	\$99	-5.7%		
Unused commitments	\$51	\$51	-0.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$15	19.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$58	\$69	18.6%		
Cash & balances due	\$75	\$72	-3.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$430	\$435	1.3%		
Deposits	\$425	\$427	0.6%		
Total other borrowings	\$4	\$7	70.8%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$40	\$42	4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.5%	--		
Tier 1 risk based capital ratio	11.9%	12.6%	--		
Total risk based capital ratio	13.1%	13.8%	--		
Return on equity ¹	-3.8%	7.6%	--		
Return on assets ¹	-0.3%	0.7%	--		
Net interest margin ¹	3.5%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.0%	53.8%	--		
Loss provision to net charge-offs (qtr)	437.9%	21.7%	--		
Net charge-offs to average loans and leases ¹	0.5%	4.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	13.6%	11.3%	0.0%	2.9%	--
Closed-end 1-4 family residential	1.5%	1.2%	0.2%	0.0%	--
Home equity	1.7%	2.2%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.5%	--
Commercial & Industrial	2.9%	1.4%	0.0%	0.1%	--
Commercial real estate	5.5%	6.8%	0.0%	0.6%	--
Total loans	4.2%	4.3%	0.2%	1.2%	--